REMARKS

Claims 1-187, 189 and 190-193 are currently pending. Claims 1, 19, 28, 46, 55, 73, 82, 100, 109-111, 113, 115-117, 119, and 189 have been amended herein and claims 190-193 have been added. A marked-up version of the amended claims is provided in Appendix I. Applicants respectfully request reconsideration of the above-identified application in view of the above amendments and the following remarks.

Claims 1, 19, 28, 46, 55, 73, 82, 100, 109-111, 113, 115-117, 119, and 189 have been amended to recite a "*sender-defined* security attribute" (emphasis added). Support for these amendments is found throughout the Specification and Drawings as filed, for example, at page 1, lines 14-16; and Figures 3, 4 and 6.

Claims 1, 28, 55, 82, 109, 111, 115, 117 and 189 have been amended to recite, "wherein the at least one sender-defined security attribute is defined at the time of an electronic fund transfer," in order to better define Applicants' invention. Claims 19, 73 and 110 have been amended to recite, "wherein the at least one sender-defined security attribute is defined at the time a sender sends the digital rights management container," in order to better define Applicants' invention. Claims 46, 100, 113, 116 and 119 have been amended to recite, "wherein the at least one sender-defined security attribute is defined at the time a sender sends the secure file," in order to better define Applicants' invention. Support for these amendments is found throughout the Specification and Drawings as filed, for example at page 18, line 4-page 19, line 13 and in Figure 6.

Claims 190- 193 have been added. Claim 190 recites, "the recipient chooses between maintaining the digital representation of money as a digital representation of money and

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depositing the digital representation of money into his bank account." Support for this amendment is found, for example, at page 3, lines 10-11 of the Specification as filed.

Claim 191 recites "a sender, who initiates the transmittal of the container containing a digital representation of money, chooses between notifying and not notifying a clearing bank upon transmittal of the digital rights management container." Support for this amendment is found, for example, at page 16, line 19- page 17, line 2 of the Specification as filed.

Claim 192 recites "the digital rights management container includes information related to the sender's bank account and a quantity of funds and does not include information related to the recipient's bank account." Support for this amendment is found, throughout the Specification and Drawings as filed, for example, at page 6, lines 6-7; page 11, line 3- page 15, line 11; page 18, line 3- page 19, line 13; page 26, lines 3-24; and in Figures 3, 4, and 6.

Claim 193 recites, "the computer file is a single computer-readable file; and ... the single computer-readable file includes information related to a sender's bank account, a quantity of funds to be transferred, a message from the sender to the recipient, e-mail addresses of the sender and the recipient and information regarding the sender-defined security attribute." Support for this amendment is found, throughout the Specification and Drawings as filed, for example, at page 6, lines 6-7; page 11, line 3- page 15, line 11 and in Figures 3, 4 and 6.

Claim Rejections Under 35 U.S.C. §102

1.   Claims 1-15, 19-27, 55-61, 73-81, 100-112, 121, 122, 126, 128, 129, 130, 140-149, 155-159, 162-164, 172-174, 177-179, 180-182 and 189 have been rejected under 35 U.S.C.

§102(b) as being anticipated by U.S. Patent No. 5,371,797 to Bocinsky, Jr. ("Bocinsky").

Applicants respectfully traverse this rejection.

Bocinsky cannot anticipate claims 1-15, 19-27, 55-61, 73-81, 100-112, 121, 122, 126, 128, 129, 130, 140-149, 155-159, 162-164, 172-174, 177-179, 180-182 and 189, because it does not teach each and every element of these claims. See MPEP §2131, p. 2100-69.

As amended, independent claims 1, 19, 28, 46, 55, 73, 82, 100, 109-111, 113, 115-117, 119, and 189 recite a "*sender-defined* security attribute" (emphasis added). Also as amended, claims 1, 28, 55, 82, 109, 111, 115, 117 and 189 recite, "wherein the at least one sender-defined security attribute is defined at the time of an electronic fund transfer"; claims 19, 73 and 110, recite, "wherein the at least one sender-defined security attribute is defined at the time a sender sends the digital rights management container"; and claims 46, 100, 113, 116 and 119 recite, "wherein the at least one sender-defined security attribute is defined at the time a sender sends the secure file."

Bocinsky describes a system for effecting secure electronic funds transfer from an unsecured terminal. Bocinsky's system employs generating an encrypted PIN by computer, which is then provided to the customer for use as an access code.

Bocinsky does not disclose, teach or suggest a method, system, programmed computer, or computer executable software code involving a "sender-defined security attribute," as now recited in amended independent claims 1, 19, 28, 46, 55, 73, 82, 100, 109-111, 113, 115-117, 119, and 189.

Additionally, Bocinsky does not disclose, teach or suggest a method, system, programmed computer, or computer executable software code in which "at least one sender-defined security attribute is defined" at the time of either an electronic fund transfer, at the time a

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sender sends a digital rights management container, or at the time a sender sends a secure file, as

recited in independent claims 1, 19, 28, 46, 55, 73, 82, 100, 109-111, 113, 115-117, 119, and

189, respectively.

For the above reasons, Applicants respectfully submit that independent claims 1,

19, 28, 46, 55, 73, 82, 100, 109-111, 113, 115-117, 119, and 189 define patentable subject matter

of Bocinsky.

Each claim depending from one of claims 1, 19, 28, 46, 55, 73, 82, 100, 109-111,

113, 115-117, 119, and 189 incorporates the subject matter of its respective independent claim

therefore also define patentable subject matter over Bocinsky. For at least the above-mentioned

reasons, claims 1-187 and 189-193 define patentable subject matter over Bocinsky. Withdrawal

of the rejection of claims 1-15, 19-27, 55-61, 73-81, 100-112, 121, 122, 126, 128, 129, 130, 140-

149, 155-159, 162-164, 172-174, 177-179, 180-182 and 189 under 35 U.S.C §102 over Bocinsky

is respectfully requested.

<u>Claim Rejections Under 35 U.S.C. §103</u>

2.   Claims 62-72, 112-120, 125, 170, 171, and 183-187 and Claims 16-18, 28-54, 82-

99, 123, 124, 127, 131-139, 150-154, 160, 161, 165-169, 175 and 176 have been rejected under

35 U.S.C. §103(a) as being unpatentable over Bocinsky. "To establish prima facie obviousness

of a claimed invention, all the claim limitations must be taught or suggested by the prior art."

MPEP §2143.03 (citing <u>In re Royka</u>, 490 F.2d 981, 180 USPQ 580 (CCPA 1974)). Applicants

respectfully traverse this rejection because, as mentioned above, not all claim limitations are

taught or suggested by this reference.

As discussed above, Bocinsky neither discloses, teaches nor suggests a method,

system, programmed computer, or computer executable software code involving a "sender-

defined security attribute" as now recited in Applicants' amended independent claims 1, 19, 28,

46, 55, 73, 82, 100, 109-111, 113, 115-117, 119, and 189.

Also as discussed above, Bocinsky does not disclose, teach or suggest a method,

system, programmed computer, or computer executable software code in which "at least one

sender-defined security attribute is defined" at the time of either an electronic fund transfer, at

the time a sender sends a digital rights management container, or at the time a sender sends a

secure file, as recited in independent claims 1, 19, 28, 46, 55, 73, 82, 100, 109-111, 113, 115-

117, 119, and 189, respectively.

For at least the above reasons, these claims define patentable subject matter over

Bocinsky.   All pending dependent claims depend from one of these independent claims and

therefore, all pending claims define patentable subject matter over Bocinsky. Applicants are also

not aware of any teaching or suggestion in the cited prior art of using a "sender-defined security

attribute" in the context of the present invention.

Withdrawal of the rejection of claims 62-72, 112-120, 125, 170, 171, and 183-187

and claims 16-18, 28-54, 82-99, 123, 124, 127, 131-139, 150-154, 160, 161, 165-169, 175 and

176 under 35 U.S.C §103 over Bocinsky is respectfully requested.

CONCLUSION

In light of the foregoing, Applicants respectfully submit that all claims, as

amended, define patentable subject matter over the prior art of record. An early allowance of all

claims is respectfully requested.

The Commissioner is hereby authorized to charge any additional fees which may be required for
the timely consideration of this amendment under 37 C.F.R. §§ 1.16 and 1.17, or credit any
overpayment to Deposit Account No. 13-4500, Order No. 3892-4000.

                                                    Respectfully submitted,
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Dated: May 8, 2003   By: _____
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APPENDIX I (marked-up version of amended claims)

IN THE CLAIMS

Please amend claims 1, 19, 28, 46, 55, 73, 82, 100, 109-111, 113, 115-117, 119,

and 189 and add claims 190 - 193 as follows:

1. (Twice amended) A method for securely transferring electronic funds

comprising:

(a)   assigning at least one <u>sender-defined</u> security attribute to a digital rights

management container containing a digital representation of money, wherein the at least one

security attribute precludes unauthorized access to the container containing the digital

representation of money, and wherein the at least one sender-defined security attribute is defined

at the time of an electronic fund transfer; and

(b)   transmitting the container containing a digital representation of money to a

recipient.

19. (Twice amended) A method for receiving a digital rights management

container containing electronic funds comprising:

(a)   receiving a digital rights management container containing a digital

representation of money, wherein the container containing a digital representation of money has

at least one <u>sender-defined</u> security attribute which precludes unauthorized access to the

container, wherein the at least one sender-defined security attribute is defined at the time a

sender sends the digital rights management container; and

(b)   entering security indicia, which allows access to the container containing a

digital representation of money.

28. (Amended) A method for securely transferring electronic funds comprising:

(a)   creating a computer file containing a digital representation

of money;

(b)   assigning at least one <u>sender-defined</u> security attribute to

the file containing a digital representation of money, wherein the at least one

security attribute precludes unauthorized access to the file containing the digital

representation of money<u>, and wherein the at least one sender-defined security</u>

<u>attribute is defined at the time of an electronic fund transfer</u>;

(c)   attaching the file containing a digital representation of

money to an electronic mail message; and

(d)   transmitting the electronic mail message with attached file

containing a digital representation of money to a recipient.

46. (Amended) A method for receiving a secure file containing electronic funds

comprising:

(a)   receiving an electronic mail message with an attached

computer file containing a digital representation of money, wherein the file

containing a digital representation of money has at least one <u>sender-defined</u>

security attribute which precludes unauthorized access to the file<u>, wherein the at</u>

<u>least one sender-defined security attribute is defined at the time a sender sends the</u>

<u>secure file</u>; and

(b)   entering security indicium, which allows access to the file

containing a digital representation of money.

55. (Twice amended) A system for securely transferring electronic funds

comprising:

(a)   means for assigning at least one <u>sender-defined</u> security attribute to a

digital rights management container containing a digital representation of money, wherein the at

least one <u>sender-defined</u> security attribute precludes unauthorized access to the container

containing the digital representation of money, <u>and wherein the at least one sender-defined</u>

<u>security attribute is defined at the time of an electronic fund transfer</u>; and

(b)   means for transmitting the container containing a digital representation of

money to a recipient.

73. (Twice amended) A system for receiving a digital rights management

container containing electronic funds comprising:

(a)   means for receiving a digital rights management container containing a

digital representation of money, wherein the container containing a digital representation of

money of money has at least one <u>sender-defined</u> security attribute which precludes unauthorized

access to the container, <u>and wherein the at least one sender-defined security attribute is defined at</u>

<u>the time a sender sends the digital rights management container</u> ; and

(b)   means for entering security indicia, which allows access to the container

containing a digital representation of money.

82. (Amended) A system for securely transferring electronic funds comprising:

(a)   means for creating a computer file containing a digital representation of money;

(b)   means for assigning at least one sender-defined security attribute to the file containing a digital representation of money, wherein the at least one sender-defined security attribute precludes unauthorized access to the file containing the digital representation of money, and wherein the at least one sender-defined security attribute is defined at the time of an electronic fund transfer;

(c)   means for attaching the file containing a digital representation of money to an electronic mail message; and

(d)   means for transmitting the electronic mail message with attached file containing a digital representation of money to a recipient.

100. (Twice amended) A system for receiving a secure file containing electronic funds comprising:

(a)   means for receiving an electronic mail message with an attached computer file containing a digital representation of money, wherein the file containing a digital representation of money of money has at least one sender-defined security attribute which precludes unauthorized access to the file, and wherein the at least one sender-defined security attribute is defined at the time a sender sends the secure file; and

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(b)   means for entering security indicia that allows access to the

file containing a digital representation of money.

109.   (amended) A programmed computer configured for securely transferring

electronic funds comprising:

(a)   a memory having at least one region for storing computer executable

program code; and

(b)   a processor for executing the program code stored in memory, wherein the

program code includes:

(i)   code for assigning at least one <u>sender-defined</u> security attribute to a

digital rights management container containing a digital representation of money, wherein the at

least one security attribute precludes unauthorized access to the container containing the digital

representation of money<u>, and wherein the at least one sender-defined security attribute is defined</u>

<u>at the time of an electronic fund transfer</u>; and

(ii)   code for transmitting the container containing a digital

representation of money to a recipient.

110.   (Twice amended) A programmed computer configured for receiving a

digital rights management container containing electronic funds comprising:

(a)   a memory having at least one region for storing computer executable

program code; and

(b)   a processor for executing the program code stored in memory, wherein the

program code includes:

(i)   code for receiving a digital rights management container containing a digital representation of money, wherein the container containing a digital representation of money has at least one <u>sender-defined</u> security attribute which precludes unauthorized access to the container, <u>and wherein the at least one sender-defined security attribute is defined at the time a sender sends the secure digital rights management container</u>; and

(ii)   code for facilitating the entry of security indicia that allows access to the container containing a digital representation of money.

111. (Twice amended) Computer executable software code configured for securely transferring electronic funds comprising:

(a)   code for assigning at least one <u>sender-defined</u> security attribute to a digital rights management container containing a digital representation of money, wherein the at least one <u>sender-defined</u> security attribute precludes unauthorized access to the container containing the digital representation of money, <u>and wherein the at least one sender-defined security attribute is defined at the time of an electronic fund transfer</u>; and

(b)   code for transmitting the container containing a digital representation of money to a recipient.

113. (Amended) Computer executable software code configured for receiving a secure file containing electronic funds comprising:

(a)   code for receiving an electronic mail message with an attached file containing a digital representation of money, wherein the file containing a digital representation of money has at least one <u>sender-defined</u>

security attribute which precludes unauthorized access to the file, and wherein the

at least one sender-defined security attribute is defined at the time a sender sends

the secure file; and

>   (b)   code for facilitating the entry of security indicia that allows

access to the file containing a digital representation of money.

115.   (Amended) A programmed computer configured for securely transferring

electronic funds comprising:

>   (a)   a memory having at least one region for storing

computer executable program code; and

>   (b)   a processor for executing the program code stored

in memory, wherein the program code includes:

>>   (i)   code for creating a file containing a digital representation of

money;

>>   (ii)   code for assigning at least one sender-defined security attribute to

the file containing a digital representation of money, wherein the at least one sender-defined

security attribute precludes unauthorized access to the file containing the digital representation of

money, and wherein the at least one sender-defined security attribute is defined at the time of an

electronic fund transfer;

>>   (iii)   code for attaching the file containing a digital representation of

money to an electronic mail message; and

>>   (iv)   code for transmitting the electronic mail message with attached file

containing a digital representation of money to a recipient.

116. (Amended) A programmed computer configured for receiving a secure file containing electronic funds comprising:

(a)   a memory having at least one region for storing computer executable program code; and

(b)   a processor for executing the program code stored in memory, wherein the program code includes:

(i)   code for receiving an electronic mail message with an attached file containing a digital representation of money, wherein the file containing a digital representation of money has at least one <u>sender-defined</u> security attribute which precludes unauthorized access to the file<u>, and wherein the at least one sender-defined security attribute is defined at the time a sender sends the secure file</u>; and

(ii)   code for facilitating the entry of security indicia that allows access to the file containing a digital representation of money.

117. (Amended) Computer executable software code configured for securely transferring electronic funds comprising:

(a)   code for creating a file containing a digital representation of money;

(b)   code for assigning at least one <u>sender-defined</u> security attribute to the file containing a digital representation of money, wherein the at least one <u>sender-defined</u> security attribute precludes unauthorized access to the file containing the digital representation of money<u>, and wherein the at least</u>

one sender-defined security attribute is defined at the time of an electronic fund

transfer;

(c)   code for attaching the file containing a digital

representation of money to an electronic mail message; and

(d)   code for transmitting the electronic mail message

with attached file containing a digital representation of money to a recipient.

119. (Amended) Computer executable software code configured for receiving a

secure file containing electronic funds comprising:

(a)   code for receiving an electronic mail message with an

attached file containing a digital representation of money, wherein the file

containing a digital representation of money has at least one sender-defined

security attribute which precludes unauthorized access to the file, and wherein the

at least one sender-defined security attribute is defined at the time a sender sends

the secure file; and

(b)   code for facilitating the entry of security indicia that allows

access to the file containing a digital representation of money.

189. (Twice amended)   A method for receiving a digital rights management

container containing electronic funds comprising:

(a)   receiving an electronic mail message with an attached digital rights

management container containing a digital representation of money, wherein the container

containing a digital representation of money has at least one sender-defined security attribute

which precludes unauthorized access to the container, and wherein the at least one sender-

defined security attribute is defined at the time of an electronic fund transfer; and

(b)   entering security indicia, which allows access to the container containing a

digital representation of money.

--190. (New) The method for securely transferring electronic funds of claim 1, wherein

the recipient chooses between maintaining the digital representation of money as a digital

representation of money and depositing the digital representation of money into his bank

account.--

--191. (New) The method for securely transferring electronic funds of claim 1, wherein a

sender, who initiates the transmittal of the container containing a digital representation of money,

chooses between notifying and not notifying a clearing bank upon transmittal of the digital rights

management container.--

--192. (New) The method for securely transferring electronic funds of claim 1, wherein

the digital rights management container includes information related to the sender's bank

account and a quantity of funds and does not include information related to the recipient's bank

account.--

--193. (New) The method for securely transferring electronic funds of claim 28, wherein

the computer file is a single computer-readable file; and

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wherein the single computer-readable file includes information related to a

sender's bank account, a quantity of funds to be transferred, a message from the sender to the

recipient, e-mail addresses of the sender and the recipient and information regarding the sender-

defined security attribute.--